

Human Resources Spring 2015 Newsletter

Town of Saugus



Annual Enrollment

April 13th – May 13th

Take a few minutes to review your benefit options for Health and Dental Insurance. Annual Enrollment is your opportunity to make any and all changes for the upcoming Fiscal Year.

Health Insurance Rates

Blue Cross Blue Shield and MIIA have announced the FY16 Health Insurance rates. The premium for Medex2 will remain the same, however all other plans will increase by 9%. The new rates, which will be effective July 1, 2015, will be reflected in June paychecks for employees paid weekly. School employees paid bi-weekly will see a one-time lump sum deduction in a June paycheck to compensate for the increase during the summer months. A detailed Health Insurance Rate Sheet, with premium breakdowns for both weekly and bi-weekly pay schedules, has been uploaded to the HR/Benefits page of the Town's website

www.saugus-ma.gov

Dental Insurance / Delta Dental

Now is the time to enroll in or make changes to your individual or family dental plan. Although the Town doesn't contribute toward the premiums, all plans are offered at a group rate for benefit-eligible Town employees. School employees interested in enrolling or making changes should contact their union representative for information on the school's contract.

Delta Dental Rates (per week):

Individual: \$11.08 • Family: \$28.38

Aflac

All benefit-eligible Town & School employees have the option of enrolling in any of the 4 policies offered to the Town by Aflac:

- Accident ▪ Hospital ▪ Cancer ▪ Short Term Disability

The premiums are determined by the amount of coverage elected by each employee and can be paid with automatic payroll deductions. Please contact our Aflac representative, Johanna at (340) 277-9550 for details.

Life Insurance

The new contract & rates with SunLife Financial are pending for upcoming FY16, so an alternate enrollment period will be scheduled in the Fall.

Opt-Out Program

Back for another year!

Active employees currently enrolled in a MIIA/BCBS health plan:

If you meet the eligibility requirements and have access to non-Town health insurance – you have the opportunity to waive your existing health coverage for FY16 in return for a one-time lump sum

(taxable) payment of:

Individual Coverage: \$1440

Family Coverage: \$3600

Deadline for enrollment is May 13th

Note: This program is only available during Annual Enrollment and only to employees who were previously enrolled in a GIC plan for at least 1 year. Call or stop by the Town Hall HR office for more details.

Employee Assistance Program

New!

Effective immediately all School & Town employees have access to a new Employee Assistance Program (EAP) sponsored by MIIA.

AllOne Health provides employees with free, confidential, counseling and/or referral services for issues ranging from depression, anxiety and stress levels to financial counseling and legal assistance.

Available to employees and household members*

24 hours a day, 7 days a week.

For more information visit the Town's HR website or stop by the HR office located on the lower level of Town Hall.

*Enrollment in a Town health insurance plan is not required.